



Champaign County Health Care Consumers

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Grassroots organizing for health care justice and access since 1977.

August 28, 2012

Health Care Reform Implementation Council
Office of the Governor
401 S. 2nd St., Room 207
Springfield, IL 62706

Re: Illinois' Navigator Program

Dear Frank Varela-Kisner:

On behalf of our supporters and of the underinsured and uninsured residents of east central Illinois, Champaign County Health Care Consumers (CCHCC) is writing the Health Care Reform Implementation Council regarding the design of the Illinois Navigator Program. CCHCC is a community organization that is working to ensure everyone has quality and affordable health care.

Created by the Affordable Care Act to help guide consumers and employers through the Exchange, Navigators must be selected based on their ability to put consumer and employer interests first, without conflicts of interest, and specifically, should exhibit qualities and expertise that would allow them to serve uninsured and underinsured consumers.

According to a [Kaiser Family Foundation study](#), 65% of people enrolling in insurance through the Exchange will have been previously uninsured. 25% will speak a language other than English at home. 77% will have a high school diploma or less. More than 33% will not have had a physical or check-up in over 2 years. Those who will most need assistance from Navigators will need culturally diverse, multi-lingual services which can help people who are not as familiar with the health care system as they most likely were not insured. Navigators should have strong community relationships that will help them reach out to and earn the trust of the community.

In addition, Navigators should:

- Have adequate training on the Exchange, Medicaid and other public programs and the private insurance market in the state.
- As much as possible, be local, community based, and consumer-focused non-profits.
- Be able to explain eligibility, benefits, cost-sharing, and appeals processes to consumers.
- Be trusted by the community to provide appropriate, clear and correct information.
- Be free from conflicts of interest, including payments and incentives from insurers or industry.
- Act in the interest of the consumer as their client, not the insurer.
- Be able to provide information to individuals and families in a way that can be understood, in a culturally sensitive manner, for those with low-proficiency English, and people with disabilities who have special communication needs.
- Be able to effectively serve low-income, disadvantaged, and hard-to-reach populations.

- Be able to effectively conduct outreach and education to the general population, and to disadvantaged and hard-to-reach populations, including low-income populations.
- Be able to help people understand how premium tax credits work, and their potential financial impact.
- Adequately represent a diverse set of organizations and entities throughout a state in order to effectively serve the large number of people who will be eligible for insurance through the Exchange.

Champaign County Health Care Consumers strongly recommends that Illinois choose to operate the components of the Consumer Assistance Programs it can, including Navigator management, in 2014 when the Exchange first starts as a federal-state partnership. This will help build relationships between Exchange users and Navigators as Illinois transitions to its own state-operated Exchange in 2015.

If you have any questions, please contact me at (217) 352-6533 or claudia@shout.net.

Sincerely,

A handwritten signature in cursive script that reads "Claudia Lennhoff".

Claudia Lennhoff
Executive Director